

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c) Eric J Clayman, Esquire Jenkins & Clayman 412 White Horse Pike Audubon, NJ 08106 (856) 546-9696 Attorney for Debtors
In Re: Arkeith and Cyntrina Smith Debtors

Case No.: 19-21795

Judge: Michael B Kaplan

Chapter: 19-21795

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO

- ☒ **CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**
☐ **TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned Chapter 13 proceeding hereby objects to the following
(choose one):

1. ☒ Motion for Relief from the Automatic Stay filed by Global Lending
Services LLC
creditor.

A hearing has been scheduled for April 8, 2020 at 9:00 AM

OR

- ☐ Motion to Dismiss filed by the Standing Chapter 13 Trustee,
A hearing has been scheduled for _.

- ☐ Certification of Default filed by _____, creditor
I am requesting a hearing be scheduled in this matter.

OR

- ☐ Certification of Default filed by Standing Chapter 13 Trustee.
I am requesting a hearing be scheduled in this matter.

2. I am objecting to the above for the following reasons **(choose one)**:

- ☐ Payments have been made in the amount of \$_____, but have not been accounted for. Documentation in support of attached hereto.
- ☐ Payments have not been made for the following reasons and debtor proposes repayment as follows **explain your answer**):_____
- ☒ Other **(explain your answer)**:

My life has been very challenging. Along with the virus issues, my father was ill for 2-3 months and then passed away and the time and money involved were all my responsibility. I desperately want to keep my car. I filed Chapter 13 and put one car payment in the plan. I want to make sure this is accounted for when calculating the post-petition arrears. I will make a double payment by April 8, 2020 and ask my arrears be capitalized through the plan. If not, I could pay a regular payment in May and cure arrears to begin June as by then, the virus issues should be resolved.

3. This Certification is being made in an effort to resolve the issues raised by the creditor in this motion.
4. I certify under penalty of perjury that the foregoing is true and correct.

Date: March 3, 2020

/s/ Arkeith Smith
, debtor

Date: March 3, 2020

/s/ Cyntrina Hall-Smith
, debtor

NOTE:

1. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d), if filed in opposition to a *Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss*.
2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within ten (10) days of the filing of a *Creditor's Certification of Default* (under an *Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions*) or a *Trustee's Certification of Default*.

If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.